

10/560192

A35860-PCT-USA (070457.)

IAP9 Rec'd PCT/PTO 08 DEC 2009  
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s) : Rutherford et al.  
Serial No. : To be assigned (National Phase of PCT/US04/017756)  
Filed : Herewith  
For : Customer Authentication In E-Commerce Transactions  
Customer No.: 21003

INFORMATION DISCLOSURE STATEMENT

EXPRESS MAIL NO.: ED 292 755 252 US

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), applicants bring to the attention of the Examiner the document listed on the attached Form PTO 1449 and respectfully request that the listed document be considered by the Examiner and made of record in the above-captioned application. Copies of all U.S. Patents and Applications are not enclosed pursuant to the waiver of 37 CFR 1.98 (a)(2)(i) for all applications filed after June 30, 2003. A copy of the International Search Report issued in related International Application Serial No. PCT/US04/017756 is also enclosed.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If the Examiner applies the documents as prior art against any claim in the  
NY02535783.1

application and applicants determine that the cited documents do not constitute "prior art" under United States law, applicants reserve the right to present to the Office the relevant facts and law regarding the appropriate status of the documents.

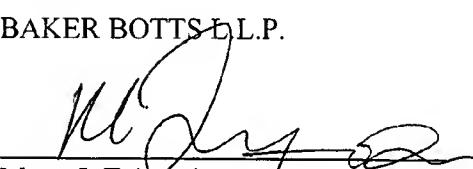
Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

This Information Disclosure Statement is being submitted with a newly filed application. Therefore, applicants believe no fee is due. If any additional fee is due, or if any overpayment has been made, the Commissioner is authorized to charge any such fee or credit any overpayment, to our Deposit Account No. 02-4377.

Respectfully submitted,

BAKER BOTTS L.P.

By:

  
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Approved for use through 07/31/2006, OMB 0551-0031

Approved for use through 07/07/2006. GPO: 2001-0937

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Substitute for form 1449/PTO		<i>Complete if Known</i>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b> <i>(Use as many sheets as necessary)</i>		Application Number	
		Filing Date	
		First Named Inventor	Rutherford et al.
		Art Unit	
		Examiner Name	
Sheet	1	of	1
		Attorney Docket Number	A35860-PCT-USA (070457.)

Examiner Signature	/John Winter/	Date Considered	09/07/2010
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<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. <sup>2</sup>Applicant's unique citation designation number (optional). <sup>3</sup>See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. <sup>4</sup>Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>5</sup>For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>6</sup>Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. <sup>7</sup>Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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